

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

In re: TERESA A CHAMPOUX

Case No.: 13-41694

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

MICHAEL A. GALLO, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/01/2013.
- 2) The plan was confirmed on 09/26/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/21/2017, 01/20/2016.
- 5) The case was dismissed on 10/02/2017.
- 6) Number of months from filing or conversion to last payment: 55.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 138,775.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$31,472.58
Less amount refunded to debtor:	\$3,665.00
NET RECEIPTS:	\$27,807.58

Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$2,700.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$2,329.66
Other:	\$.00
TOTAL EXPENSES OF ADMINISTRATION:	\$5,029.66
Attorney fees paid and disclosed by debtor:	\$300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ADMIN RECOVERY	Unsecured	1,500.00	2,869.76	2,869.76	328.04	.00
ATLANTIC CREDIT AND FINANCE	Unsecured	NA	3,878.32	3,878.32	443.35	.00
BEST BUY	Unsecured	2,000.00	NA	NA	.00	.00
CAPITAL ONE, NA	Unsecured	1,500.00	1,996.85	1,996.85	228.27	.00
CHRIS MANOLIS, ESQUIRE	Unsecured	NA	.00	.00	.00	.00
CHRIS MANOLIS, ESQUIRE	Unsecured	NA	.00	.00	.00	.00
CITY OF COLUMBIANA	Unsecured	1,100.00	NA	NA	.00	.00
GE CAPITAL RETAIL BANK	Unsecured	NA	.00	.00	.00	.00
PNC BANK	Secured	NA	15,446.57	10,000.00	8,659.57	1,590.43
PNC BANK	Unsecured	15,000.00	970.62	970.62	110.96	.00
PNC BANK	Unsecured	NA	5,446.57	5,446.57	622.60	.00
QUANTUM3 GROUP LLC	Unsecured	2,000.00	1,994.56	1,994.56	228.01	.00
SPRINGLEAF FINANCIAL SERVICES	Secured	1,300.00	1,166.30	1,166.30	1,110.43	142.41

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Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TD BANK USA	Unsecured	NA	343.13	343.13	39.24	.00
WELLS FARGO BANK, N.A.	Secured	88,000.00	16,475.41	16,475.41	9,274.61	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	Claim Allowed	Principal Paid	Interest Paid
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	16,475.41	9,274.61	.00
Debt Secured by Vehicle:	10,000.00	8,659.57	1,590.43
All Other Secured:	1,166.30	1,110.43	142.41
TOTAL SECURED:	27,641.71	19,044.61	1,732.84

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:	17,499.81	2,000.47	.00
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Disbursements:

Expenses of Administration:	\$5,029.66
Disbursements to Creditors:	\$22,777.92

TOTAL DISBURSEMENTS:	\$27,807.58
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 06/06/2018By: /s/MICHAEL A. GALLO
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.